

Employment Benefits for Permanent Employees

This fact sheet provides a brief overview of the benefits to which you are entitled or which you may elect to take advantage of. For additional information, please visit the website links below, or contact the designated benefits contact listed on the attached sheet. For a broad overview of benefits, please visit http://www.opm.gov/insure/health/new_employees.asp

Leave and Holidays

Annual Leave

Full-time employees earn:

Four (4) hours each pay period if service is less than 3 years = 13 days a year

Six (6) hours each pay period if service is between 3 and 15 years = 20 days a year

Eight (8) hours each pay period for more than 15 years of service = 26 days a year

Each calendar year you may accumulate annual leave. However, excess of 240 hours at the end of the leave year will be lost.

Sick Leave

Full-time employees earn four (4) hours each pay period (13 days each year) with no maximum limit.

Part-time employees accrue annual and sick leave hours on a pro-rated basis, that is, in an amount based on the relationship of their tour of duty as it relates to a full-time tour of duty

Holidays - The Federal Government provides 10 paid holidays per year. <http://www.opm.gov/FEDHOL/>

New Year's Day (January 1)

Martin Luther King, Jr's, Birthday (Third Monday in January)

President's Day (Third Monday in February)

Memorial Day (Last Monday in May)

Independence Day (July 4)

Labor Day (First Monday in September)

Columbus Day (Second Monday in October)

Veterans Day (November 11)

Thanksgiving Day (Fourth Thursday in November)

Christmas Day (December 25)

Insurance Coverage

Health Benefits - <http://www.opm.gov/insure/health/index.asp>

You will be eligible for, but not obligated to enroll in the Federal Employees' Health Benefits (FEHB) program that offers a wide variety of health plans from which to choose. Some plans may offer dental benefits. You have a choice of coverage for yourself or for yourself and your family members. In most instances the Federal Government pays approximately 60% of the cost of the plan and you pay the balance.

Life Insurance - <http://www.opm.gov/insure/life/index.asp>

You will be eligible for, but not obligated to enroll in basic coverage under the Federal Employees' Group Life Insurance program. The basic benefit amount is approximately \$2,000 more than your base salary. The Federal Government pays one-third of the cost for basic coverage. Optional insurance is also available to increase your benefit, as well as to provide coverage for your family. You pay the entire premium for any optional coverage you elect.

Retirement - <http://www.opm.gov/retire/index.asp>

If this is your first appointment in the Federal Government, you will be covered by the Federal Employees' Retirement System (FERS) that combines Social Security, Civil Service Retirement, and an optional "thrift" investment plan. The system relies on both employee and Federal Government contributions.

The Thrift Savings Plan, <http://tsp.gov/>, is a tax-deferred retirement savings account. You can voluntarily contribute to a Thrift Saving Plan account, and after meeting a waiting period, will qualify for automatic and matching agency contributions. The Thrift Savings Plan is a critical component of building an adequate retirement income.

Workers' Compensation - <http://www1.od.nih.gov/ohrm/einfo/owcp.htm>

If you are injured on the job, you may be eligible for continuation of pay, payment of medical expenses and/or payment for lost wages based on a Department of Labor determination.

Long-Term Care Insurance - <http://www.ltcfeds.com/>

As a new federal employee, if you are in a position that entitles you to enroll in FEHB, you are also eligible to participate in this program. Even if you do not enroll in FEHB, you may purchase long-term care insurance.

Flexible Spending Account - <https://www.fsafeds.com/fsafeds/index.asp>

A Flexible Spending Account (FSA) is a tax-favored program that allows you to set aside pre-tax money from your salary to pay for a variety of eligible expenses. There are two types of FSAs:

Health Care Flexible Spending Account

- Covers eligible health care expenses not reimbursed by any medical, dental, or vision care plan you or your dependents may have.
- Eligible dependents for this account include anyone whom you claim on your federal income tax return as a qualified IRS dependent and/or a person with whom you jointly file your taxes.
- Insurance premiums, including those for FEHB, Long Term Care, private insurance and supplemental insurance, are NOT eligible for reimbursement.

Dependent Care Flexible Spending Account

- Covers eligible dependent care expenses incurred so you can work, or if you are married, so you and your spouse can work, or your spouse can look for work or attend school full-time.
- Eligible dependents for this account include anyone whom you claim on your federal income tax return as a qualified IRS dependent and/or a person with whom you jointly file your taxes.

If you are eligible, you may choose to participate in either, or both, of the flexible spending accounts. Each year an FSA open season coincides with the FEHB Open Season that begins in mid-November.

To speak to your designed benefits contact, please identify the appropriate person's name and phone number below or you may visit the Benefits and Payroll Liaison website at

<http://www.hr.od.nih.gov/Benefits/default.htm>

Team/IC(s)	Benefits Contact	Phone Number
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